

**Statement of Condition**  
**New Jersey Chartered Savings Banks**  
*(in thousands of dollars)*

	Dec 2007	Dec 2006	Dec 2005
<b>NUMBER OF INSTITUTIONS</b>	<b>25</b>	<b>25</b>	<b>25</b>
<b>ASSETS</b>			
Total Cash & Due from Dep Inst	385,920	942,122	417,309
Investments*	6,375,486	7,029,505	8,299,110
Total Loans & Leases	14,181,103	12,383,737	11,098,873
Allowance for Ln & Lse Losses	98,251	84,997	79,874
Premises & Fixed Assets	297,597	267,702	256,675
Other Real Estate Owned	5,996	3,501	7,200
Goodwill and Other Intangibles	524,590	434,968	439,404
Other Assets	763,539	708,881	691,932
<b>Total Assets</b>	<b>22,435,980</b>	<b>21,685,419</b>	<b>21,130,629</b>
<b>LIABILITIES AND CAPITAL</b>			
Total Deposits	15,690,368	15,198,530	15,066,565
Borrowings	3,670,301	3,123,158	3,136,123
Other Liabilities	187,393	593,177	180,529
<b>Total Liabilities</b>	<b>19,548,062</b>	<b>18,914,865</b>	<b>18,383,217</b>
<b>Total Equity Capital</b>	<b>2,887,918</b>	<b>2,770,554</b>	<b>2,747,412</b>
<b>Total Liabilities &amp; Equity Cap</b>	<b>22,435,980</b>	<b>21,685,419</b>	<b>21,130,629</b>
<b>RATIOS</b>			
Net Interest Margin	2.25%	2.41%	2.73%
Return on Average Assets	0.40%	0.54%	0.58%
Return on Average Equity	3.10%	4.19%	4.85%
Total Loans/Total Deposits	90.38%	80.92%	73.67%
Loss Allowance to Total Loans	0.69%	0.69%	0.72%
Nonperforming Loans/GL	0.50%	0.41%	0.21%
Net Charge-Offs to Total Loans & Leases	0.02%	0.01%	0.03%
Core Capital/Adjusted Total Assets	10.77%	11.18%	11.11%
Risk-Adjusted Capital Ratio	18.99%	20.72%	22.31%

\* Investments include Securities, Fed Funds Sold, Securities Purchased Under Resale Agreements, and Trading Account Assets.